

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

22 Saw Mill River Rd, Ste 305

Hawthorne, NY 10532

888/841-6574 from 8:30am to 5pm EST, Monday to Friday

New York City Department of Consumer Affairs License Number: 2096769

To: DANIELLE C HOWARD
19 MAIN ST APT 2
SALAMANCA NY 14779-1587

September 16, 2025

Our File Number: L2501454

Portnoy Schneck, L.L.C., is a debt collector. We are trying to collect a debt that you owe to Cavalry SPV I, LLC. We will use any information you give us to help collect the debt.

Our Information shows:

You had a Citibank, N.A. account with account number *****3917. That account was assigned to Cavalry SPV I, LLC, who is the current creditor.

As of November 28, 2023, you owed: \$1,127.28

Between November 28, 2023 and today:

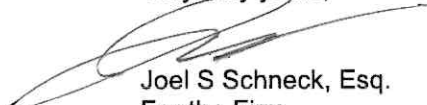
You were charged this amount in interest: +\$.00

You were charged this amount in fees: +\$.00

You paid or were credited this amount toward the debt: - \$.00

Total amount of the debt now: \$1,127.28

Very truly yours,



Joel S Schneck, Esq.
For the Firm
Portnoy Schneck, L.L.C.

Notice: PLEASE SEE REVERSE SIDE FOR OTHER DISCLOSURES REQUIRED BY APPLICABLE LAW

How can you dispute the debt?

- **Call or write to us by October 27, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 27, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 27, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, L.L.C.
22 Saw Mill River Rd, Ste 305
Hawthorne, NY 10532

DANIELLE C HOWARD
19 MAIN ST APT 2
SALAMANCA NY 14779-1587

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

Make your Check payable to Portnoy Schneck, L.L.C., and include our File Number: L2501454

PORTNOY SCHNECK, L.L.C.

Attorneys at Law

3705 Quakerbridge Rd, Ste 116

Hamilton, NJ 08619

609/514-8668 from 8:30am to 5pm EST, Monday to Friday

To: MARIA GINORIO
293-20th Avenue Apt #4a
Paterson NJ 07501

September 12, 2025

Our File Number: N2500266

Portnoy Schneck, LLC, is a debt collector. We are trying to collect a debt that you owe to NJ Higher Education Student Assistance Authority (NJHESAA). We will use any information you give us to help collect the debt.

Our Information shows:

You have a NJHESAA - NJCLASS loan with loan number *****5503

As of August 30, 2025, you owed: \$5,685.60

Between August 30, 2025 and today:

You were charged this amount in interest: +\$14.53

You were charged this amount in fees: +\$0.00

You paid or were credited this amount toward the debt: - \$0.00

Total amount of the debt now: \$5,700.13

Very truly yours,


Joseph T. Coughlan, Esq.
For the Firm
Portnoy Schneck, LLC

As of the date of this letter, you owe \$5,700.13. Because of interest that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

How can you dispute the debt?

- **Call or write to us by October 22, 2025, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by October 22, 2025** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at: <https://psdisputeform.com>

What else can you do?

1. **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by October 22, 2025, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at <https://psdisputeform.com>
2. **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
3. Contact us about your payment options.

Mail this form to:

Portnoy Schneck, LLC
3705 Quakerbridge Rd, Ste 116
Hamilton, NJ 08619

MARIA GINORIO
293-20th Avenue Apt #4a
Paterson NJ 07501

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
 - ☐ This is not my debt.
 - ☐ The amount is wrong.
 - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$ _____**

**Make your Check payable to
Portnoy Schneck, LLC,
and include
our File Number N2500266**